

SPOTLIGHT

American Income Life & National Income Life • April 2002 • Volume 35 • Number 4

READY TO RIDE!



2002 P.R.

Leadership Council

It's Your Story — Pass It On!

In the month of March, history was made once again! Between American Income and National Income, we busted through the previous all-time record of \$6,700,000 and hit \$7,200,000. Many of you broke your personal bests this month as well.

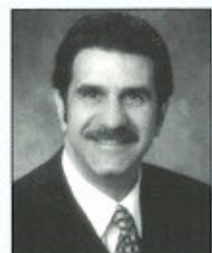
Now is a time to rejoice in our accomplishments and focus on what it takes to get us to the next level. In order to do this we must first look inward at who we are, where we have been and where we are today. The challenge is to imagine where we will be tomorrow.

When I talk to people about the great successes we have had, they usually say, "You're lucky! You have the law of momentum working for you." I, however, beg to differ! Yes, we have momentum working for us, and it certainly is fun to ride that wave. But what we really have is a group of great people who are willing to evolve, willing to step out of their comfort zones and learn and continue to learn the craft, whether it is as Agents, P.R. Representatives, or as Managers and leaders. This transformation you have undergone to chart your courses, plan your goals, to accept responsibility and embrace the visions and goals of this Company — is a tribute to all of you.

Just look at the American Income story. Two and a half years ago, production was down; our Agent count was down; spirit was low and the future was uncertain. However, this has become a story of great turn-around where we have realized increases of 15 percent, 20 percent and 30 percent just in the first quarter of 2002. This story is our story which we are building and achieving together.

We all have great stories to tell. Now is the time to pass them on and let everyone know just how far we have come! They say the trouble with experience is that by the time you have it, you are too old to take advantage of it. I've got news for you — you all have it! You have the experience, and, God willing, you have years ahead of you to finish your stories. Your stories are important, and it is important that you pass them on. Yell it from the rooftops if you have to. Listen to others, and listen to their stories, help each other complete their stories, and don't let opportunity unlimited stop at any level.

You are working with the greatest Company in the history of American business — pass it on! At a time when so many are unemployed and closures are as common as the losses in the stock market, you are with a Company experiencing tremendous growth. We have not felt the effects of the slowing economy, we have been too busy increasing our field force by 35 percent, increasing our Agencies' staff and increasing our numbers at the Home Office — pass it on! Our Producer contracts create a culture of long lasting relationships between the Company and the field. The idea is not to stay in for three years then leave, but to build relationships lasting ten, 15 and 20 years or more — pass it on! Our new monthly bonus is one of the greatest bonus programs found in the insurance industry today. Almost one and a half million dollars has been paid to you in the first quarter of 2002 alone — pass it on!



FROM THE DESK OF:
Roger Smith
President & Chief
Marketing Officer of
American Income Life

"Change is the end result of all true learning."

— Leo Buscaglia

American Income and Torchmark are rock solid. We believe that it is not business at any cost. If it is not good for the policyholders, for the field force and the Company — if the decision we make does not help all three — then it is simply not a choice worth making. This is a great philosophy — pass it on! Ours is a great story worth telling and it deserves to be passed on. The American Income story continues to grow with each new change we put into place.

At the start of 2002, I shared my vision and goals for the coming year, along with our incredible achievements for 2001. The words I used were, "The shining light of Torchmark, a far cry from where we were two years ago." More importantly, I described the feeling I experienced when I watched the movie "The Magnificent Seven." It all then became clear when Yul Brenner turned in his saddle and simply said, "Let's ride!"

This is what the year 2002 is all about — it is about saddling up with our presentation books, a handful of leads and an indomitable spirit of success. It is about taking what seemed impossible just two short years ago, and showing the world what is not only possible, but what has become an incredible reality. It is about banding together as a team, to teach each other, support each other and collectively achieve every goal we set out to accomplish. So, again I say, "Let's ride!"



J.B. MOSS LONG TIME LABOR LEADER DIES 1935-2002

J.B. Moss, 66, *International Vice President of Office & Professional Employees International Union, and Business Manager, OPEIU Local 277, of Fort Worth, Texas* died April 10, 2002. Funeral services were held at 1:00 p.m., Monday, April 15, 2002 at Birchman Baptist Church in Fort Worth, Texas.

J.B. Moss was born in Mineral Wells, Texas on June 28, 1935 to Hazel and L.B. Moss. J.B. graduated from high school in Sweetwater, Texas in June 1952. He attended Texas Tech University before being inducted into the Army in 1953, and was honorably discharged in December 1955. In June 1960, J.B. completed his education at Texas Christian University, receiving a Bachelor of Science in Commerce. J.B. was also a 32nd degree master mason at Southside Lodge 1114.

J.B. was a resident of Patillo, Texas for 19 years. He loved ranching, raising cattle and racing quarter horses.

J.B.'s professional career began at Convair on Dec. 8, 1955 when he was hired in fabrication. After being layed-off in 1956, J.B. was recalled to logistics in 1958 where he worked until he was elected as President of OPEIU Local 277 in 1960. J.B. retained that office until 1990. He served as business manager for Local 277 from 1960 until his death. J.B. was elected by the international membership as international vice president of region IV in June 1978 and held that position until his death.

J.B. Moss had a long career in the labor movement. In addition to his membership in the Office & Professional Employees International Union (OPEIU), J.B. previously held memberships in the International Association of Machinists (IAM) and United Auto & Aerospace Workers. J.B.'s interests were constantly focused on helping better the position of white-collar workers. On behalf of OPEIU Local 277, J.B. organized several freight companies in the metroplex, ARA, Chicago Pneumatic Tool Company and the clerical workers at various union offices. He also organized American Income Life Insurance Company, Owens Illinois Glass Company, both in Waco, Texas, and the Cleburne Credit Union and Webber Aircraft in North Texas. J.B. represented the clerical and technical office workers at General Dynamics, now Lockheed Martin Aeronautical Company, Computer Sciences Corporation and Kaiser Permanente CSC, and AIL. J.B. negotiated multiple contracts benefiting the white-collar workers at these businesses over his career.

J.B. is survived by his wife, Martha J. Moss; parents Hazel and L.B. Moss; children Scott Moss, Kelly Moss, Shelly Moss and Carla Crider; brothers Jack Moss and Freddie Moss; grandchildren Stella Alvarado, Jason Moss, Michael Crider and Rebekah Crider; five great grandchildren and a host of other relatives and friends.

Dates to Remember

Friday, April 26, 2002

All business and P.R. credits must be received in Waco to count for April production.

Monday, May 27, 2002

The Home Office will be closed for Memorial Day.

Wednesday, May 29, 2002

All business and P.R. credits must be received in Waco to count for May production.

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in force premium:

Al-Karim Walji. Congratulations Al-Karim!

Daniel Phares. Congratulations Daniel!

Look For The Asterisk

The place denoted with an asterisk indicates that place will be a Year-to-Date award winner. The Producers which will be recognized at the 2003 Disney Awards Presentation are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production, if there is an asterisk by your position, you could be an award winner.

Founder's Club Outstanding Producers

First Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Larry Adebessin	Matt Blumert	2	\$50,494		76.6
Jim Bianchi	Durhon Oldham	1	53,553		80.2
Mark Bleier	Gary Bleier	7	41,030		87.0
James Dattilo	Mark Zipper	3	59,416		74.5
John Reinbott	Eric Giglione	1	54,006		90.1
Charles Todd	Scott Smith	1	50,374		75.7
Al-Karim Walji	Rick Altig	1	40,579		77.8

*Percentage of Net to Gross

Founder's Club Outstanding P.R. Representatives

First Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Darrell Dorey	Ramin Kouladji	5	188 Groups
Patti Morgan	Tim Schroeder	4	39 Groups

Spotlight

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MARKETING

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Promoted To Supervising Agent

Barbara Anderson Steve Friedlander New Zealand	Sara Barnes Scott Smith Illinois	Charles Beaver Lloyd Fitzgerald Texas	Joseph Berger Daniel Zeoli Massachusetts	Susan Bergh Eric Giglione New Jersey
Larry Bures James Surace Ohio	David Cassidy Rick Altig Ontario	Garrett Castillo Scott Smith Illinois	Diana Chamblee Larry Geneser Missouri	Donna Coffey David Cohen California
Kurt Conway Marc Morton Ohio	Emmanuelle Fantoli David Cohen California	Benjamin Figueroa Guy Rouelle New Hampshire	Shawntineal Hughes Robert Glover Georgia	Jeanne Interthal Lisa D'Amico Pennsylvania
Jared Ketchens Rick Altig Wisconsin	Norbert Lopez Tom Williams Florida	Asim Mandhai David Cohen California	James March Ed Orell Texas	Clifford Maurer Ed Orell Texas
Danil Mendoza Marc Zipper Florida	Alvin Miller Mike Jones Ohio	Lynn Morgan Matt Blumert Maryland	Sharron Poole Altig-Martyn Ontario	Dustin Raaum Rick Altig North Dakota
Jeremy Robertson Steve Friedlander New Zealand	Jacqueline Robinson Home Office Rhode Island	Matthew Schrimpf Larry Geneser Missouri	Damani Singleton Eric Giglione New Jersey	Camy Smith Tom Williams Florida
Eric Stuedeman Marc Zipper Florida	Lori Swords Marc Morton West Virginia	Billy Vinyard Larry Geneser Missouri	Michael Wade-French Steve Friedlander New Zealand	

Promoted To General Agent

Brian Bowers Eric Giglione New Jersey	Melanie Cohen Home Office Massachusetts	Bruce Davis Chris Lafond Nebraska	Barry Deardorff Eric Giglione Pennsylvania	Steve Fujitani Rick Altig Hawaii
Jeff Hermes Kevin Pawlowski Texas	Jay Hurwitz Tom Williams Florida	David Jackson James Surace Ohio	Charles Jones Marc Zipper Florida	Robert Lewis Kevin Pawlowski Texas
Sarah McGahan Daniel Zeoli Massachusetts	Amy Placco Home Office Rhode Island	Joshua Robinson Geneser-Bitman Illinois	Marc Rosen Eric Giglione New Jersey	Anita St. Arnaud Cohen-Hartman Arizona
Robert Ulreich Jatof-Foti California				

Promoted To Master General Agent

Kevin Bukatman Eric Giglione New Jersey	Robert Delesky Eric Giglione New Jersey	Volodymyr Derevyanyy Rick Altig Manitoba	Leanne Hughes Eric Giglione New Jersey	David Melcher Chris Lafond Nebraska
Carla Miller Chris Lafond Nebraska				

Let's Ride — \$75 Million in 2003



INDIVIDUAL PRODUCERS



1. Aaron Samples
Dallas, TX



2. James Dattilo
Jacksonville, FL



3. Zachary Hart
Appleton, WI



4. Timothy Cruise
Woodridge, IL



5. Jeremy Baker
Kansas City, MO



6. Jefferson Moyers
Raleigh, NC



7. Joseph Moore
San Diego, CA



8. Steven Calver
Auckland, NZ



9. Erik Martinez
Fairview Heights, IL



10. Shannon Lee
Columbia, SC

INDIVIDUAL PRODUCERS

All Time Record to Beat

★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.
Name	Net ALP	NG [▲]	Rtn
1. Aaron Samples	\$21,018	94	
2. James Dattilo	20,686		74.5
3. Zachary Hart	17,896	96	
4. Timothy Cruise	17,784		71.8
5. Jeremy Baker	17,103	96	
6. Jefferson Moyers	16,628	86	
7. Joseph Moore	16,355	90	
8. Steven Calver	15,976		80.7
9. Erik Martinez	15,460		85.7
10. Shannon Lee	15,176	97	
11. Carla Miller	14,757		77.2
12. Ruben Soberanes	14,707		76.3
13. Marcellus Adams	14,587		71.2
14. Frank Perez	14,401	95	
15. Lori Turping	14,092		65.9
16. Lance Brown	13,864		70.0
17. Jennifer Baron	13,657	93	
18. Patrick Duray	13,610	100	
19. Harold McSweeney	13,593	80	
20. Preeti Sahgal	13,545		69.9
21. Jim Bianchi	13,464		80.2
22. Billy Vinyard	13,442	98	
23. Devin Helps	13,413		69.6
24. Benjamin Mancillas	13,404		67.3
25. Carl Boldon	13,372		73.4
26. Innocent Okeke	13,288		65.2
27. John Reinbott	13,183		87.8
28. Harold Cowden	13,181	93	
29. Charles Otero	13,120	94	
30. Marianne Schuts	12,973	97	
31. Douglas Bauknecht	12,926		81.6
32. Robert Terborg	12,924	90	
33. Clifford Kearbey	12,911	82	
34. Rudi Camenzind	12,900		80.8
35. Steven Lee	12,829		74.3
36. Joey Kennedy	12,766		75.7
37. Jay Hurwitz	12,757	86	
38. Steven Greer	12,717		86.9
39. Barry Deardorff	12,665	85	
40. Zulfikar Bhukera	12,662	84	
41. John Kelly	12,578	100	
42. Denard Cooper	12,577		66.1
43. Donald Spence	12,508		72.7
44. DeMario Cooper	12,391		65.8
45. Harrison White	12,364	100	
46. Christopher Nester	12,313	96	
47. Charles Todd	12,098		75.7
48. Andrew Rossberg	12,060	92	
49. Diana Fenrich	12,054	94	
50. Jason Wooten	12,037	100	

March Qualifiers

MGA	SGA
David Zophin	Ed Orell
James Dattilo	Marc Zipper
Mathew Hart	Gary Bleier
Eric Nichols	Scott Smith
Vladimir Opra	Larry Geneser
Adam Roberts	Ali Shahrak
John McCreary	Furer-Whittinghill
	Steve Friedlander
Eric Neal	Geneser-Bitman
James Logan	Hughes-Parekh
Carla Miller	Chris Lafond
	Jatoft-Foti
Marcellus Adams	Allan Jennings
Robert Olson	Scott Smith
Dennis Muth	Rick Altig
Darren Miller	Cohen-Hartman
William Cook	Tom Williams
Rob Hay	Rick Altig
	Robert Patterson
	Joshua Chalom
Paul Rumbuc	Durhon Oldham
Patrick Shehan	Larry Geneser
Steven Lee	Rick Altig
	Joseph Manone
	Scott Smith
Innocent Okeke	Matt Blumert
Leanne Hughes	Eric Giglione
Gregory Partee	Hancock-Boles
Jonathan Saluk	Richard Rutt
Barbara Leader	Rick Altig
Gary Williams	Rick Altig
Melinda-Rae Lyse	Rick Altig
Scott Sonnenberg	Larry Geneser
Erik Graham	David Cohen
Steven Lee	Rick Altig
Gary Williams	Rick Altig
Jeffrey Ravnitzky	Tom Williams
Paul Rumbuc	Durhon Oldham
Robert Delesky	Eric Giglione
Abdulrazaq Ahmed	Scott Smith
Steven Lee	Rick Altig
Jeffrey Dinocento	Eric Giglione
	Ramin Kouladji
	Geneser-Bitman
Darayl Davis	Tyrone Conard
	Robert Smith
Brian Waller	Scott Smith
Theodore Pappas	Richard Rutt
Wayne Henricks	Joseph Manone
David Zophin	Ed Orell

▲ Percentage of Net to Gross

INDIVIDUAL PRODUCERS

RETENTION BONUS

All Time Record to Beat

★ Timothy Cruise	Net ALP \$242,696	Year 2000
Name	Net ALP	NG [▲]
* 1. Marlon Underwood	\$53,745	
* 2. James Dattilo	48,189	
* 3. Jeff Hermes	45,922	82
* 4. Mitchell Clem	44,581	
* 5. Jefferson Moyers	43,505	86
* 6. John Reinbott	42,778	
* 7. Harold McSweeny	41,101	80
* 8. Jim Bianchi	40,481	
* 9. David Wang	40,379	
* 10. Marc Rosen	40,063	
11. Charles Todd	39,784	
12. Joey Kennedy	38,947	
13. DeMario Cooper	38,274	
14. Joseph Moore	37,901	90
15. Duane Roth	37,453	
16. Stephen Smithers	36,966	84
17. Leslie Taylor	36,539	
18. Terrence Bruno	36,509	96
19. Timothy Cruise	35,821	
20. Joshua Robinson	35,243	90
21. Jennifer Baron	34,853	93
22. Ruben Soberanes	34,200	
23. Dallas Dixon	33,832	
24. Ryan Hungate	33,555	89
25. Erik Martinez	33,437	
26. Keith Zabrocki	32,784	91
27. Ramin Maghsoud	32,762	
28. Marcellus Adams	32,692	
29. Mark Bleier	32,432	
30. Steven Greer	32,393	
31. Matthew Wolfanger	32,218	
32. Emmanuelle Fantoli	31,948	91
33. Roland Parker	31,681	
34. Larry Adebisin	31,669	
35. Joseph Ricci	31,461	84
36. Eric Grier	31,246	90
37. Norbert Lopez	31,239	96
38. Derek Sandilands	30,814	
39. Moneesha Smith	30,767	
40. David Hutton	30,720	94
41. Larry Wright	30,695	83
42. Stephen Bright	30,559	
43. Douglas Bauknecht	30,370	
44. Jeremy Baker	30,273	96
45. Charles Otero	30,104	94
46. Julie Wells	29,980	
47. Carl Boldon	29,938	
48. Joseph Schofield	29,565	87
49. John Baloun	29,531	86
50. Benjamin Mancillas	29,474	

YTD Qualifiers

Rtn	MGA	SGA
70.4	Paul Lund	Scott Smith
74.5	James Dattilo	Marc Zipper
72.8	Don Goodwin	Kevin Pawlowski
87.8	Nickolay Gusev	Vlad Basov
	Adam Roberts	Ali Shahrak
	Leanne Hughes	Eric Giglione
		Robert Patterson
80.2	Paul Rumbuc	Durhon Oldham
75.3	David Wang	Scott Smith
71.0	Jeffrey Dinocento	Eric Giglione
75.7	Brian Waller	Scott Smith
75.7	Gary Williams	Rick Altig
65.8		Geneser-Bitman
	John McCreary	Furer-Whittinghill
	Eric Neal	Geneser-Bitman
73.7	Nickolay Gusev	Vlad Basov
	Fletcher-Taylor	Geneser-Bitman
66.0	Ladislav Lesanek	Ali Shahrak
	Eric Nichols	Scott Smith
71.8	Fletcher-Taylor	Geneser-Bitman
	William Cook	Tom Williams
		Jatoff-Foti
76.3		Geneser-Bitman
73.8	Eric Neal	Furer-Whittinghill
	John McCreary	Geneser-Bitman
	Eric Neal	Geneser-Bitman
	Bruce Hennick	Marc Morton
		Vlad Basov
	Marcellus Adams	Allan Jennings
		Gary Bleier
		Durhon Oldham
		Durhon Oldham
		David Cohen
		Tom Williams
		Matt Blumert
		Eric Giglione
		Eric Giglione
		Tom Williams
		Rick Altig
	Melinda-Rae Lyse	Eric Giglione
	John Huber	Eric Giglione
	Heather Schurr	Bill Jennings
		Robert Patterson
		Larry Geneser
		Rick Altig
		Larry Geneser
		Richard Rutt
		Vlad Basov
		Scott Smith
		Eric Giglione
	Kevin Bukatman	Eric Giglione
	Rick Choptuik	Rick Altig
		Joseph Manone

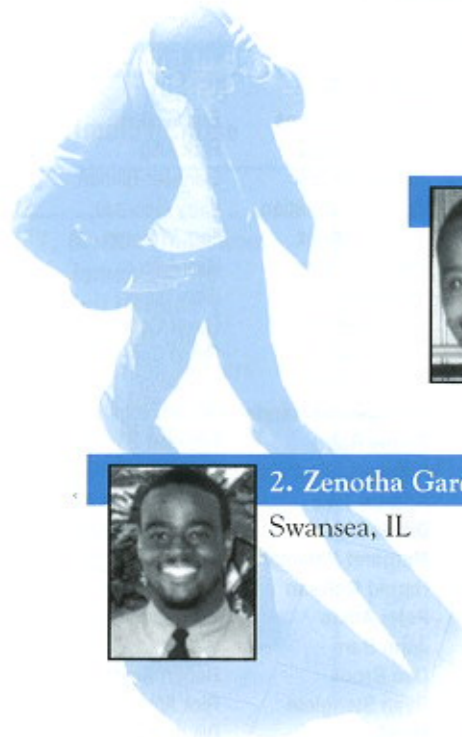
▲ Percentage of Net to Gross

March Bonus Qualifiers

QUALIFIER	AGENCY	AGENCY	QUALIFIER	AGENCY	AGENCY	QUALIFIER	AGENCY	AGENCY
James Dattilo	Marc Zipper	\$3,931	Derek Sandilands	Rick Altig	\$1,943	Christian Adams	Eric Giglione	\$1,533
Aaron Samples	Ed Orell	\$3,363	Andrew Rossberg	Richard Rutt	\$1,930	Louis Renaud	Rick Altig	\$1,526
Steven Calver	Steve Friedlander	\$3,195	Diana Fenrich	Joseph Manone	\$1,929	Jeremy Muzzy	Geneser-Bitman	\$1,503
Erik Martinez	Geneser-Bitman	\$3,092	Jason Wooten	Ed Orell	\$1,926	Vanessa Christian	Larry Geneser	\$1,502
Timothy Cruise	Scott Smith	\$3,023	Dean Beaucage	Larry Geneser	\$1,902	Norbert Lopez	Tom Williams	\$1,501
Zachary Hart	Gary Bleier	\$2,864	Mark Matthews	Hancock-Boles	\$1,885	Russell Chang	Rick Altig	\$1,488
Carla Miller	Chris Lafond	\$2,804	Chris Hernandez	Scott Smith	\$1,872	Jeff Spanaus	Gary Bleier	\$1,465
Ruben Soberanes	Jatoff-Foti	\$2,794	Madlyn Woodyard	David Cohen	\$1,872	Gary Hausman	David Cohen	\$1,461
Jeremy Baker	Larry Geneser	\$2,737	Michael Garcia	Eric Giglione	\$1,813	Arthur Carter	David Cohen	\$1,439
Jim Bianchi	Durhon Oldham	\$2,693	Marc Rosen	Eric Giglione	\$1,807	Jinzhou Zhao	Rick Altig	\$1,420
Jefferson Moyers	Ali Shahrak	\$2,661	Moneesha Smith	Eric Giglione	\$1,796	Leandre Alexander	Bill Jennings	\$1,419
John Reinbott	Eric Giglione	\$2,637	James Sena	Robert Patterson	\$1,794	Duane Roth	Geneser-Bitman	\$1,417
Joseph Moore	Furer-Whittinghill	\$2,617	Marlon Underwood	Scott Smith	\$1,788	Rigoberto Pedroza	David Cohen	\$1,410
Douglas Bauknecht	Rick Altig	\$2,585	Pablo Pirela	Scott Smith	\$1,781	Andrew Fike	Robert Glover	\$1,410
Rudi Camenzind	David Cohen	\$2,580	Brian Andres	Larry Geneser	\$1,772	Dallas Dixon	Geneser-Bitman	\$1,401
Steven Greer	Durhon Oldham	\$2,544	Samuel Cohen	Eric Giglione	\$1,772	Margaret Hammond	Furer-Whittinghill	\$1,401
Marcellus Adams	Allan Jennings	\$2,480	Lawrence Ohms	Geneser-Bitman	\$1,768	Harold McKean	Larry Geneser	\$1,392
Steven Lee	Rick Altig	\$2,438	Donald Cummings	Richard Rutt	\$1,759	Peter Athas	Wittenbach-Ostrovsky	\$1,392
Shannon Lee	Hughes-Parekh	\$2,428	Kelly McDonald	Jatoff-Foti	\$1,755	John Barr	Wittenbach-Ostrovsky	\$1,392
Joey Kennedy	Rick Altig	\$2,426	Robert Seeber	Joseph Manone	\$1,753	Dan Brook	Robert Smith	\$1,391
Lance Brown	Cohen-Hartman	\$2,357	Rajeev Arora	Rick Altig	\$1,750	Ryan Stenglein	Rick Altig	\$1,391
Frank Perez	Scott Smith	\$2,304	Allen Green	Richard Rutt	\$1,750	Derek Frey	Bill Jennings	\$1,390
Preeti Sahgal	Josh Chalom	\$2,303	Eric Tuttobene	Durhon Oldham	\$1,745	Randall Seifert	Larry Geneser	\$1,387
Charles Todd	Scott Smith	\$2,299	John Rice	Jatoff-Foti	\$1,740	Guy Panno	David Cohen	\$1,386
Devin Helps	Rick Altig	\$2,280	Rebecca Reчек	Joseph Manone	\$1,740	Jayson Cole	Larry Geneser	\$1,386
Carl Boldon	Scott Smith	\$2,273	Dino Amato	Eric Giglione	\$1,731	Mark Reddington	Durhon Oldham	\$1,384
Lori Turping	Rick Altig	\$2,255	Theodore Pappas	Richard Rutt	\$1,695	Emmanuelle Fantoli	David Cohen	\$1,379
Gene Noury	Dan Zeoli	\$2,200	Richard Sauer	Eric Giglione	\$1,691	Jean Brinkman	Joseph Manone	\$1,378
Jennifer Baron	Tom Williams	\$2,185	Stephen Momborg	Rick Altig	\$1,684	James Rosowsky	Rick Altig	\$1,372
Patrick Duray	Rick Altig	\$2,178	Julie Aprahamian	Joseph Manone	\$1,665	Michael O'Rourke	Larry Geneser	\$1,369
Harold McSweeny	Robert Patterson	\$2,175	Theresa Zanowick	Cohen-Hartman	\$1,664	John Baloun	Rick Altig	\$1,369
Mark Bleier	Gary Bleier	\$2,168	Scott Remmey	Eric Giglione	\$1,661	David Thornton	David Cohen	\$1,366
Billy Vinyard	Larry Geneser	\$2,151	Robert Stubblefield	Steve Friedlander	\$1,661	Eugene Neider	Lloyd Fitzgerald	\$1,365
Benjamin Mancillas	Joseph Manone	\$2,145	Dale Cavestany	Jatoff-Foti	\$1,657	Tim Oztunguc	Scott Smith	\$1,361
John Franklin	David Cohen	\$2,132	Brandon Richards	Ed Orell	\$1,654	Kendra Roberts	Eric Giglione	\$1,360
Donald Spence	Ramin Kouladji	\$2,126	Julie Wells	Vlad Basov	\$1,652	Thomas Camarda	Eric Giglione	\$1,360
Innocent Okeke	Matt Blumert	\$2,126	Bruce Stanek	Larry Geneser	\$1,651	Robert Tierney	Mark Hancock	\$1,359
Harold Cowden	Hancock-Boles	\$2,109	Jessica Bergren	Rick Altig	\$1,648	George Hays	Hancock-Boles	\$1,359
Charles Otero	Richard Rutt	\$2,099	Scott Rudolph	Rick Altig	\$1,646	Brett Hulme	Robert Glover	\$1,359
Alan Buck Luymes	Rick Altig	\$2,081	Earnest Loveless	David Cohen	\$1,644	Diana Chamblee	Larry Geneser	\$1,355
Matthew Wolfanger	Durhon Oldham	\$2,079	Michael Perkins	Jatoff-Foti	\$1,639	Meneluo Perakis	Scott Smith	\$1,352
Marianne Schuts	Rick Altig	\$2,076	Cathy Thompson	Tyrone Conard	\$1,633	Michael Chen	David Cohen	\$1,352
Robert Terborg	Rick Altig	\$2,068	Ramin Maghsoud	Vlad Basov	\$1,631	Matthew Laird	Bill Jennings	\$1,351
Clifford Kearbey	Larry Geneser	\$2,066	Edwin Ragland	Matt Blumert	\$1,629	Ronald Aiello	Kevin Pawlowski	\$1,349
Timothy Thompson	Robert Smith	\$2,055	Edwin Jammer	Kevin Pawlowski	\$1,617	Ryan Hungate	Furer-Whittinghill	\$1,348
Harpreet Gujral	Rick Altig	\$2,043	Eric Stuedeman	Marc Zipper	\$1,614	Al-Karim Walji	Rick Altig	\$1,339
Jay Hurwitz	Tom Williams	\$2,041	Kim Wilhelm	Rick Altig	\$1,614	Eric Grier	Eric Giglione	\$1,338
Barry Deardorff	Eric Giglione	\$2,026	Rob Kohrmann	Geneser-Bitman	\$1,614	Keith Zabrocki	Marc Morton	\$1,337
Steve Fujitani	Rick Altig	\$2,026	Juan Medina	Jatoff-Foti	\$1,607	Joshua Briscoe	Ed Orell	\$1,335
Zulfika Bhukera	Scott Smith	\$2,026	Gary Ponting	James Surace	\$1,594	Lisa Donoghue	Steve Friedlander	\$1,334
Volodymyr Derevyanyy	Rick Altig	\$2,025	Bobi Outten	Rick Altig	\$1,587	Michael Smith	Robert Glover	\$1,328
David Hausman	Eric Giglione	\$2,018	Jacquelyn Reid	Geneser-Bitman	\$1,581	Terrence Bruno	Ali Shahrak	\$1,324
John Kelly	Rick Altig	\$2,013	Gregory Jeffers	Eric Giglione	\$1,569	Wesley Bangs	Rick Altig	\$1,319
Denard Cooper	Eric Giglione	\$2,012	Lindsey Elliott	Larry Geneser	\$1,564	Alan Waters	Rick Altig	\$1,315
William Heath	Mark Hancock	\$1,989	Francisco Perez	Eric Giglione	\$1,558	Nicole Molsby	Scott Smith	\$1,301
Maurice Davies	Steve Friedlander	\$1,985	Matthew Kernan	Hancock-Boles	\$1,554			
DeMario Cooper	Geneser-Bitman	\$1,983	James Schneider	Scott Smith	\$1,550			
Harrison White	Tyrone Conard	\$1,978	Jason Henson	Geneser-Bitman	\$1,549			
Christopher Nester	Robert Smith	\$1,970	Michael Grim	Rick Altig	\$1,546			
Nathan Cockett	Rick Altig	\$1,953	Camy Smith	Tom Williams	\$1,534			

**Total Bonus Paid Out
\$524,825**

SUPERVISING AGENTS



1. Samuel James
Ridgeland, MZ



2. Zenotha Gardner
Swansea, IL



3. Peter Hamm
Edison, NJ

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

March Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Samuel James	\$30,620	\$36,663	89		4		Wittenbach-Ostrovsky
2. Zenotha Gardner	29,727	38,544	91		4	Eric Neal	Geneser-Bitman
3. Peter Hamm	18,822	27,303	87		3		Eric Giglione
4. Mark Hart	18,530	24,364	92		2	Leanne Hughes	Eric Giglione
5. Steven Ratliff	14,712	21,393	88		5		Hughes-Parekh

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Samuel James	\$48,132	\$75,328	89		4		Wittenbach-Ostrovsky
2. Peter Hamm	40,279	63,104	87		3		Eric Giglione
3. Zenotha Gardner	39,805	70,339	91		4	Eric Neal	Geneser-Bitman
4. Loreen Baloun	36,101	52,890	78		2	Ilija Orlovic	Rick Altig
5. Israel Pena	35,506	37,395	81		2		Tom Williams

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



1. Kevin Surles
Dallas, TX



2. Danny Mayorga
Ft. Lauderdale, FL



3. Errol Doerr
Crystal, MN



4. Tim Thompson
Oklahoma City, OK



5. John Baldo
Edison, NJ

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

March Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Kevin Surles	\$62,652	\$71,336	91		9	David Zophin	Ed Orell
2. Danny Mayorga	45,703	45,867	82		8		Tom Williams
3. Errol Doerr	36,290	40,570	88		6	Wendell Bangs	Rick Altig
4. Tim Thompson	32,013	42,830		73.7	2		Robert Smith
5. John Baldo	30,443	33,613	95		5		Eric Giglione
6. Brian Schaefer	29,298	26,420		72.8	5	Gregory Partee	Hancock-Boles
7. Darren Austin	29,277	30,849	84		6	Eric Nichols	Scott Smith
8. Byron Watson	29,206	40,251	87		5	Jeffrey Dinocento	Eric Giglione
9. Myra Diaz	25,889	28,481	96		5	Daniel Blair	Bill Jennings
10. James Beck	24,552	28,424		70.7	6	Steven Jakubczak	Scott Smith

All Time Record to Beat

YTD: \$489,120 Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Kevin Surles	\$119,791	\$133,324	91		9	David Zophin	Ed Orell
* 2. Danny Mayorga	109,016	121,836	82		8		Tom Williams
* 3. Errol Doerr	94,853	120,380	88		6	Wendell Bangs	Rick Altig
* 4. James Beck	76,567	91,755		70.7	6	Steven Jakubczak	Scott Smith
* 5. Byron Watson	65,327	90,048	87		5	Jeffrey Dinocento	Eric Giglione
6. Darren Austin	65,132	72,321	84		6	Eric Nichols	Scott Smith
7. Marlon Underwood	59,652	112,090	89		6	Paul Lund	Scott Smith
8. Earnest Loveless	57,513	79,928		74.4	3	Erik Graham	David Cohen
9. Tim Thompson	56,806	68,468		71.5	2		Robert Smith
10. Steven Greer	52,542	88,530	94		3	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*



1. Paul Rumbuc
Rochester, NY



2. Eric Neal
Fairview Heights, IL



3. Jeffrey Dinocento
Edison, NJ



4. David Iriye
Los Angeles, CA



5. Wendell Bangs
Crystal, MN



6. Stephen Ross
Auckland, NZ



7. Eric Nichols
Woodridge, IL



8. Melinda-Rae Lyse
Calgary, AB



9. Steven Jakubczak
Woodridge, IL



10. Kevin Bukatman
Plymouth Meeting, PA

March Production

All Time Record to Beat
Month: \$190,653 1st Yr. *Slav Bitman*

All Time Record to Beat
Month: \$236,811 Net ALP *Ed Orell*

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$144,985	\$144,985		78.5	22	Durhon Oldham
2. Eric Neal	125,016	133,550		78.5	17	Geneser-Bitman
3. Jeffrey Dinocento	108,057	132,787		68.2	17	Eric Giglione
4. David Iriye	77,839	79,204		69.7	7	David Cohen
5. Wendell Bangs	73,666	84,611		74.4	13	Rick Altig
6. Stephen Ross	63,404	74,108		77.3	14	Steve Friedlander
7. Eric Nichols	62,253	77,510		70.9	19	Scott Smith
8. Melinda-Rae Lyse	61,520	80,428		70.5	10	Rick Altig
9. Steven Jakubczak	60,792	71,221		69.7	12	Scott Smith
10. Kevin Bukatman	60,341	64,678	87		13	Eric Giglione
11. John McCreary	60,053	59,976		72.3	9	Furer-Whittinghill
12. Vladimir Opra	54,379	56,766	82		8	Larry Geneser
13. Wayne Hendricks	53,564	79,611		79.9	11	Joseph Manone
14. Steven Lee	53,056	78,487		69.8	15	Rick Altig
15. Theodore Pappas	52,388	61,807		85.2	7	Richard Rutt
16. Christine Hartman	52,333	72,749		68.9	12	Cohen-Hartman
17. Scott Sonnenberg	51,648	60,410		65.1	10	Larry Geneser
18. Leanne Hughes	51,577	61,039		64.9	9	Eric Giglione
19. Brian Waller	50,324	53,383		64.9	7	Scott Smith
20. Lawrence Hauck	49,565	62,005		75.6	8	Steve Friedlander

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. *Slav Bitman*

All Time Record to Beat
YTD: \$2,046,700 Net ALP *Ed Orell*

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$427,306	\$427,306		78.5	22	Durhon Oldham
* 2. Eric Neal	309,188	336,104		78.5	17	Geneser-Bitman
* 3. Jeffrey Dinocento	288,601	374,954		68.2	17	Eric Giglione
* 4. Wendell Bangs	222,787	256,131		74.4	13	Rick Altig
* 5. David Iriye	208,053	221,540		69.7	7	David Cohen
6. Christine Hartman	176,849	246,093		68.9	12	Cohen-Hartman
7. Stephen Ross	176,635	206,811		77.3	14	Steve Friedlander
8. Steven Jakubczak	173,878	213,181		69.7	12	Scott Smith
9. John Akers	154,258	154,647		65.5	9	Chris Lafond
10. Leanne Hughes	147,790	171,811		64.9	9	Eric Giglione
11. Arkadi Nulman	145,408	165,346	90		7	Larry Geneser
12. Lee Conti	143,668	162,524		73.2	18	David Cohen
13. John McCreary	143,101	146,248		72.3	9	Furer-Whittinghill
14. Ilija Orlovic	141,939	158,331		67.4	16	Altig-Martyn
15. Theodore Pappas	131,810	142,070		85.2	7	Richard Rutt
16. Steven Lee	130,281	174,973		69.8	15	Rick Altig
17. Melinda-Rae Lyse	127,920	204,096		70.5	10	Rick Altig
18. Kevin Bukatman	126,815	138,637	87		13	Eric Giglione
19. Brandon Geneser	126,419	157,200	87		10	Larry Geneser
20. Scott Sonnenberg	125,026	145,374		65.1	10	Larry Geneser

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

Monthly Management Bonus
65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

March Bonus Qualifiers

Paul Rumbuc \$10,674	Wayne Hendricks \$3,949	Raymond Seale \$2,179	David Wang \$966	Olaf Johnson \$320
David Iriye \$8,452	Dan Phillips \$3,856	Kevin Bukatman \$2,062	John West \$960	Darren Austin \$320
Jeffrey Dinocento \$8,363	Tony Sutton \$3,614	Jonathan Saluk \$1,968	Lisa Donoghue \$834	Edward Evans \$313
Eric Neal \$7,796	Steven Jakubczak \$3,593	Barbara Leader \$1,946	Brian Schaefer \$777	Antonio Walker \$310
Lawrence Hauck \$6,829	Erik Graham \$3,422	Daniel Blair \$1,908	Shawn Kuntz \$754	Peter Novellino \$302
Melinda-Rae Lyse \$6,729	Jeff Churchfield \$3,397	Stephen Ross \$1,610	Paula Cooper \$749	Derek Sandilands \$295
Theodore Pappas \$6,701	Gregory Partee \$3,167	Lee Conti \$1,540	Christine Hartman \$747	Hal Herman \$279
John McCreary \$6,158	Anthony Zuppe \$2,976	Charlotte Braddon \$1,369	Jason Danielson \$690	Abraham Kim \$277
Vlad Opra \$5,825	Robert Olson \$2,797	Paul Lund \$1,360	Steven Greer \$590	Marlon Underwood \$267
Robert Delesky \$5,340	Mathew Hart \$2,685	Steven Edgell \$1,272	Byron Watson \$584	Dorian Oldham \$266
Leanne Hughes \$5,151	Andrew Fike \$2,492	Timothy Collier \$1,247	James Beck \$576	Narinder Dhillon \$231
Brian Waller \$4,384	Arkadi Nulman \$2,378	Heather Schurr \$1,239	Errol Doerr \$530	
James Logan \$4,372	Eric Nichols \$2,294	Gordon Reddin \$1,229	Barry Deardorff \$443	
Wendell Bangs \$4,053	Fletcher-Taylor \$2,291	Bill Devine \$1,107	Dallas Dixon \$403	
Gary Selesky \$4,025	John Hancock \$2,280	Derek Hartley \$1,079	Marc Rosen \$364	

Total \$176,305

Have You Ever Been Fishing?

I have to admit this is a very strange way to introduce the subject of recruiting. But let's stop a minute and think about how fishing and recruiting actually have a lot in common.

When you go fishing, you can either go out with the hopes of catching something, or you can really make a diligent effort to catch a lot of fish. You might say you could approach fishing either like a recreational activity or a sport. Besides determining where you are going to fish, you need to decide whether you are going to use a pole to catch one fish at a time, or use a net to catch multiple fish all at

once. If you are a recreational fisherman, then the pole may be just what you want. However, if you are trying to make a living by catching fish, a net in the right spot can keep you in business.

So, how does this compare to recruiting? If you are a recreational recruiter using the "pole technique," you are limiting your recruiting power. But, since we are in the business of recruiting, you should be using a "net technique," or you will have a problem meeting your Agencies' goals. As producers we recruit, train, and sell, so by using the "net approach" you can provide basic information to more than one person, and save time in the process. It is also essential to consider using multiple recruiting methods. Additionally, you may want to consider developing more of a daily proactive recruiting program.

Whatever technique you decide is appropriate for your Agency, it is still important to make the most of your time with prospects. Here is a list of talking points you can bring up at your informational meetings or in your one-on-one interviews to grab prospective recruits' attention:

- Integrity in practice
- Quality training available
- Product variety
- Production rewards
- Management opportunities
- High income potential
- Outstanding bonus programs
- Proven marketing programs
- Flexibility

Recruiting is an essential component to the longevity of any company. This is why it is important not to get into the habit of starting, then stopping, your recruiting efforts and expect to find both the quantity and quality you need. If you are the type of recruiter who gears up to recruit one or two people, then stops to see what will happen, you will experience a poor turn-around on your efforts. In the long run, it is the steady recruiter who will see better performing recruiting efforts. People who prove to be successful in recruiting, recruit daily and never stop their recruiting activity. You should be constantly seeking out new candidates at all times. When you do this, you will find the quality and quantity you are looking for. If you learn to develop the habit of accepting recruiting as a job rather than approaching it like a recreational activity, we will all benefit!



FROM THE DESK OF:

Bo Gentile
National Recruiting
Director

"Who you [recruit] is not determined by what you want. It is determined by who you are."

— John C. Maxwell

STATE GENERAL AGENTS



Larry Geneser

Category I	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Larry Geneser	\$306,331	\$108,000	284	\$344,192		67.5	\$930,127	\$336,000	277	\$1,100,784
Eric Giglione	402,216	168,000	239	532,652		65.5	1,065,411	504,000	211	1,426,370
Scott Smith	403,734	216,000	187	594,495		67.4	995,512	624,000	160	1,465,351
Rick Altig	661,786	456,000	145	1,154,867		68.9	1,779,344	1,368,000	130	3,015,360
David Cohen	177,465	144,000	123	311,670		73.2	544,411	432,000	126	897,279
Ed Orell	125,699	120,000	105	132,141		64.5	375,481	336,000	112	396,658



Durhon Oldham

Category II	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Durhon Oldham	\$144,985	\$72,000	201	\$144,985		78.9	\$425,442	\$216,000	197	\$425,442



Tom Williams

Category III	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Tom Williams	\$129,503	\$60,000	216	\$163,820		65.3	\$402,086	\$180,000	223	\$565,676
Marc Morton	108,134	60,000	180	131,247		71.3	310,866	180,000	173	396,693
Mark Hancock	77,995	60,000	130	98,476		64.9	176,660	180,000	98	240,926
Cohen-Hartman	76,625	60,000	128	138,942		70.2	221,465	180,000	123	382,538

STATE GENERAL AGENTS



Steve Friedlander

Category IV	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Steve Friedlander	\$148,363	\$48,000	309	\$177,952		74.8	\$333,563	\$144,000	232	\$405,622
Furer-Whittinghill	113,291	48,000	236	130,735		69.8	301,001	144,000	209	346,798
Bill Jennings	106,281	48,000	221	123,769		65.4	258,794	144,000	180	311,022
Joseph Manone	69,641	48,000	145	187,941		69.2	174,062	144,000	121	400,957
Robert Smith	65,493	48,000	136	89,036		66.7	133,904	144,000	93	193,414



Larry Geneser & Slav Bitman

Category V	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Geneser-Bitman	\$184,143	\$36,000	512	\$227,429	96		\$312,171	\$72,000	434	\$397,144
Chris Lafond	66,048	36,000	183	90,603		68.4	203,194	108,000	188	247,121
Tim Schroeder	42,048	36,000	117	45,432		66.0	91,257	108,000	84	103,530
Mike Jones	36,596	36,000	102	60,797		64.1	93,458	108,000	87	186,965



Robert Patterson

Category VI	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Robert Patterson	\$53,014	\$36,000	147	\$61,841	81		\$133,563	\$108,000	124	\$164,259
Hughes-Parekh	76,138	72,000	106	106,138	86		140,040	204,000	69	222,172
Wittenbach-Ostrovsky	49,664	48,000	103	57,755	89		137,620	132,000	104	159,418

The Magnificent Seven

The "Magnificent Seven", a group of disparate cowboys with a common vision, inspired the theme "Let's ride." The "Magnificent Seven" were a group of individuals who collectively stood for truth, justice and doing the right thing. They came together to accept a challenge of protecting poor and vulnerable peasants from being robbed by a notorious group of bandits.

A modern day "Magnificent Seven" might find themselves engaged in similar battles; standing in solidarity against companies like Enron who rob workers of their hard earned pensions. They would stand against corrupt laws that unravel OSHA standards on ergonomics, or limit the workers rights to organize under TEAM acts. Through modern day political action, they might assist in trying to replace the *sheriff of the land*, who places bosses interests over workers' interest through unfair tax cuts and the privatization of social security.

Our "Magnificent Seven" at American Income does all these things and more! Our "Magnificent Seven", a.k.a. the P.R. Leadership Council, is a newly formed

council who will lead the AIL charge as front runners in supporting our primary market of organized labor. The P.R. Leadership Council will advise the Company on overall market strategy and political planning, as well as provide field training and mentoring for all new P.R. Representatives.

The first meeting of the P.R. Leadership Council took place in Chicago during the *Teamsters Inauguration* and *Womens' Caucus Meeting*, and was attended by American Income's top P.R. Producers and Managers: Debbie Enstedt, Chuck Hill, Laurie Onasch, Patti Morgan and Rona Spano.

The P.R. Leadership Council's impact can already be felt. Through strategic positioning, AIL's presence at both *The Union Industries Show* and *The*

Building Trades Legislative Conference, held the second week of April, was strong. Both were an overwhelming success. AIL collected over 300 cards at *The Building Trades Show* alone!

It is evident that when we are all at the forefront of fighting for truth, justice and doing the right thing, we will soon become known as the Magnificent Company, and to that I say, "Let's ride!"



FROM THE DESK OF:

Denise Bowyer

Vice President &
National Director of
Public Relations

"The bitter and the sweet come from the outside,
the hard from within, from one's own efforts."

— Albert Einstein

March Qualifiers

Brenda DiSomma	\$825
Darrell Dorey	\$825
Robin Denham	\$825
Richard Case	\$825
Marjorie Wade	\$787
Becky Cutler	\$750
Patti Morgan	\$750
Casandra Robinson	\$750
Rona Spano	\$750
Anthony Gentili	\$750
Terri Hobson	\$683
Leo VanDenBussche	\$550
Kenneth Altizer	\$550
Joseph Ward	\$525
Malika Arony	\$500
Al Wall	\$440
Anat Cohen	\$400
Cynthia Lebrun-Yaffe	\$400
David Blaisdell	\$330
Jenny Williams	\$330
Richard Meshulam	\$315
Vivian Dwyer	\$275
Laurie Onasch	\$250
Nancy Rising	\$250
Tracy Smith	\$250
William Verbeten	\$250
William Gibson	\$250
Erica Dalager	\$220
Ayanna Prendergast	\$210
Suzanne Powers	\$200
David Provencher	\$200

Total \$15,215

First Quarter Qualifiers

Robin Denham	\$2,000
Brenda DiSomma	\$2,000
Lydia Hovanski	\$2,000
Rona Spano	\$2,000
Laurie Onasch	\$1,000
Malka Arony	\$500
Anne Bowyer	\$500
Erica Dalager	\$500
Richard Meshulam	\$500

Total \$11,000



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Anthony Gentili
Toronto, ON



Rona Spano
Woodridge, IL

Category B:



Malka Arony
Phoenix, AZ



Laurie Onasch
Menomonee Falls, WI

Category C:



Darrell Dorey
Halifax, NS



Casandra Robinson
London, ON

March Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,264	Rick Altig
2. Malka Arony	4,120	Cohen-Hartman
3. Charles Hill	2,085	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Anthony Gentili	6,578	Chalom & Altig
2. Rona Spano	5,710	Scott Smith
3. Brenda DiSomma	3,980	Eric Giglione
4. Robin Denham	3,562	Larry Geneser
5. Terrie Hobson	2,600	Larry Geneser

Category B	No. Cards	SGA
1. Malka Arony	2,336	Cohen-Hartman
2. Laurie Onasch	2,091	Manone & Altig
3. Cynthia Lebrun-Yaffe	1,527	Matt Blumert
4. Jamie Surace	1,349	James Surace
5. Sheryl Salakas	1,280	Lisa D'Amico

All Time PR Group Production Record

Month: 119 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Darrell Dorey	114	Ramin Kouladji
2. Casandra Robinson	23	Altig-Martyn
3. Marjorie Wade	18	Ryan Whitley
4. Richard Case	17	James Surace
4. Patti Morgan	17	Schroeder & Basov

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	45,115	Rick Altig
*2. Malka Arony	7,537	Cohen-Hartman
3. Charles Hill	6,222	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Brenda DiSomma	9,674	Eric Giglione
*2. Anthony Gentili	8,059	Chalom & Altig
*3. Robin Denham	7,841	Larry Geneser
4. David Blaisdell	6,999	Rick Altig
5. Manon Brulotte	6,524	Rick Altig

Category B	No. Cards	SGA
*1. Lydia Hovanski	7,481	Allan Jennings
*2. Laurie Onasch	5,988	Manone & Altig
*3. Malka Arony	4,139	Cohen-Hartman
4. Sandra Johnson	3,354	Gary Bleier
5. Kenneth Altizer	2,725	Marc Morton

All Time PR Group Production Record

YTD: 330 groups **Darrell Dorey**

Category C	No. Groups	SGA
*1. Darrell Dorey	188	Ramin Kouladji
*2. Patti Morgan	39	Schroeder & Basov
*3. Richard Case	36	James Surace
4. Terrie Hobson	32	Larry Geneser
4. Marjorie Wade	32	Ryan Whitley
4. Joseph Ward	32	Geneser-Bitman

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

MONETARY DONATIONS

Mark Hancock Agency

- Contributed \$150 to the Indiana Democratic Party's Annual Dinner.
- Donated \$100 to the Greater Indianapolis Central Labor Council for a dinner honoring Dave Dreyer.
- Contributed \$100 to the A. Philip Randolph Institute Annual Dinner.
- Donated \$100 to the Indianapolis Fire Fighters Local 416 for a Safety for Kids coloring book.
- Gave \$1,000, along with 20 other SGAs, to the IUE District No. 8 Scholarship Fund.

Manone & Bleier Agencies

- Contributed \$1,000 to the AFSCME Council No. 40 Annual Scholarship Fund.
- Donated \$1,000 to the AFSCME Council No. 24 Jim Boyd Memorial Scholarship Fund.

Nick Nitkowski Agency

- Contributed \$1,000 to the Louisiana AFL-CIO Emile J. Bourg Sr. Scholarship Fund.
- Sponsored the Plumbers Local 60 Fishing Rodeo for \$300.

Robert Patterson Agency

- Donated \$100 to the New Mexico Federation of Labor Retirees Luncheon.
- Contributed \$100 to Muscular Dystrophy.

Wittenbach-Ostrovsky Agency

- Donated \$100 to the Mississippi AFL-CIO.

Total \$5,050

OTHER DONATIONS

Mark Hancock Agency

- Donated 35 boxes of food for laid-off members of the Sheetmetal Workers Local 20 in Indianapolis.

Wittenbach-Ostrovsky Agency

- Contributed door prizes for the Anderson Tully Credit Union Banquet.

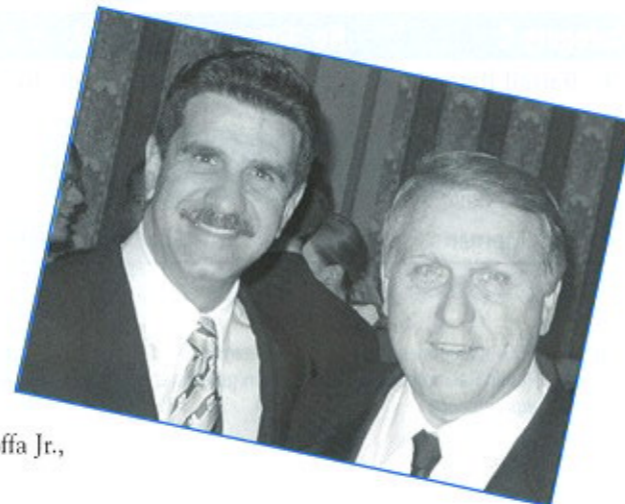
- Hosted a reception for A. Philip Randolph.
- Hosted the AFL-CIO Convention for union delegates from Mississippi.

AROUND AND ABOUT AIL



Roger Smith is pictured with Jimmy Hoffa Jr., President of the Teamsters Union.

Jesse Martin was honored at the Louisiana AFL-CIO Labor Hall of Fame Dinner. Jesse worked at American Income for 27 years as a P.R. Representative. During his tenure at AIL Jesse advocated AIL's support of union causes throughout the country. Seated left to right: (back row) Nick Nitkowski, SGA New Orleans; Tom Williams, SGA Florida; Bill Boyle, P.R. Rep.; (front row) Patti Morgan, P.R. Rep.; Jesse Martin; and Denise Bowyer.



2002
CALENDAR

April

- Thursday, April 25
- Friday, April 26
- Monday, April 29
- Tuesday, April 30

All business must be mailed to the Home Office.
All business must be **AT** the Home Office to be guaranteed for April.
Business received this day is **NOT** guaranteed for April.
End of Month — business received this day is **NOT** guaranteed for April.

May

- Monday, May 27
- Tuesday, May 28
- Wednesday, May 29
- Thursday, May 30
- Friday, May 31

Home Office holiday.
All business must be mailed to the Home Office.
All business must be **AT** the Home Office to be guaranteed for May.
Business received this day is **NOT** guaranteed for May.
End of Month — business received this day is **NOT** guaranteed for May.

June

- Tuesday, June 25
- Wednesday, June 26
- Thursday, June 27
- Friday, June 28

All business must be mailed to the Home Office.
All business must be **AT** the Home Office to be guaranteed for June.
Business received this day is **NOT** guaranteed for June.
End of Month — business received this day is **NOT** guaranteed for June.

July

- Thursday, July 4
- Friday, July 26
- Monday, July 29
- Tuesday, July 30
- Wednesday, July 31

Home Office holiday.
All business must be mailed to the Home Office.
All business must be **AT** the Home Office to be guaranteed for July.
Business received this day is **NOT** guaranteed for July.
End of Month — business received this day is **NOT** guaranteed for July.

August

- Tuesday, Aug. 27
- Wednesday, Aug. 28
- Thursday, Aug. 29
- Friday, Aug. 30

All business must be mailed to the Home Office.
All business must be **AT** the Home Office to be guaranteed for August.
Business received this day is **NOT** guaranteed for August.
End of Month — business received this day is **NOT** guaranteed for August.

September

- Monday, Sept. 2
- Wednesday, Sept. 25
- Thursday, Sept. 26
- Friday, Sept. 27
- Monday, Sept. 30

Home Office holiday
All business must be mailed to the Home Office
All business must be **AT** the Home Office to be guaranteed for September.
Business received this day is **NOT** guaranteed for September.
End of Month — business received this day is **NOT** guaranteed for September.

October

- Friday, Oct. 25 and Monday, Oct. 28
- Tuesday, Oct. 29
- Wednesday, Oct. 30
- Thursday, Oct. 31

All business must be mailed to the Home Office.
All business must be **AT** the Home Office to be guaranteed for October.
Business received this day is **NOT** guaranteed for October.
End of Month — business received this day is **NOT** guaranteed for October.

November

- Friday, Nov. 22 and Monday, Nov. 25
- Tuesday, Nov. 26
- Wednesday, Nov. 27
- Thursday, Nov. 28 and Friday, Nov. 29

All business must be mailed to the Home Office.
All business must be **AT** the Home Office to be guaranteed for November.
End of Month — business received this day is **NOT** guaranteed for November.
Home Office holiday.

December

- Friday, Dec. 20 and Monday, Dec. 23
- Tuesday, Dec. 24 and Wednesday, Dec. 25
- Thursday, Dec. 26
- Friday, Dec. 27
- Monday, Dec. 30
- Tuesday, Dec. 31

All business must be mailed to the Home Office.
Home Office holiday.
All business must be mailed to the Home Office.
All business must be **AT** the Home Office to be guaranteed for December.
Business received this day is **NOT** guaranteed for December.
End of Month — business received this day is **NOT** guaranteed for December.



WALT DISNEY WORLD SWAN

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